

In re:
Nathan Bonar
Debtor

Case No. 24-10194-WB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin

Page 1 of 2

Date Rcvd: Apr 15, 2024

Form ID: 318a

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

Recip ID	Recipient Name and Address
db	Nathan Bonar, 3002 Lansbury Ave, Claremont, CA 91711-4144
41813598	+ FED LOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
41813601	FORTERA CREDIT UNION, BLDG 88 MICHIGAN AVE, FORT CAMPBELL, KY 42223

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Apr 16 2024 04:30:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Apr 16 2024 04:30:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Apr 16 2024 00:37:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
cr	+ EDI: AISACG.COM	Apr 16 2024 04:30:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41813592	+ EDI: GMACFS.COM	Apr 16 2024 04:30:00	ALLY FINANCIAL, 200 RENAISSANCE CTR # B0, DETROIT, MI 48243-1300
41813593	+ EDI: CAPITALONE.COM	Apr 16 2024 04:30:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
41813594	Email/Text: PBNCNotifications@peritussservices.com	Apr 16 2024 00:38:00	CAPITAL ONE / KOHLS, N56 RIDGEWOOD DR, MENOMONEE FAL, WI 53051
41813596	+ EDI: CITICORP	Apr 16 2024 04:30:00	CITIBANK / BEST BUY, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032
41813595	Email/Text: cfcbackoffice@contfinco.com	Apr 16 2024 00:38:00	CELTIC BANK / CONTFINCO, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808
41813597	Email/Text: bankruptcy@credcontrol.com	Apr 16 2024 00:38:00	CREDIT CONTROL CORP, 11821 ROCK LANDING DR, NEWPORT NEWS, VA 23606
41813600	+ EDI: AMINFOFP.COM	Apr 16 2024 04:30:00	FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
41813602	+ Email/Text: bankruptcynotification@ftr.com	Apr 16 2024 00:39:00	FRONTIER, PO Box 740407, Cincinnati, OH 45274-0407
41813603	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2024 00:51:37	LVNV FUNDING LLC, PO Box 10497, Greenville, SC 29603-0497
41813604	+ EDI: SYNC	Apr 16 2024 04:30:00	SYNCHRONY / AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
41813605	+ EDI: SYNC		

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SYNCHRONY / TJX, PO BOX 965015,
ORLANDO, FL 32896-5015

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
41813599	*+	FED LOAN SERVICING, POB 60610, HARRISBURG, PA 17106-0610

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Amitkumar Sharma	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LLC amit.sharma@aisinfo.com
Benjamin Heston	on behalf of Debtor Nathan Bonar bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
David M Goodrich (TR)	dgoodrich@go2.law c143@ecfcbis.com;dgoodrich11@ecf.axosfs.com;lroble@wgllp.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:	
Debtor 1	Nathan Bonar
	Social Security number or ITIN xxx-xx-3628
	EIN --
	First Name Middle Name Last Name
Debtor 2	
(Spouse, if filing)	First Name Middle Name Last Name
	Social Security number or ITIN
	EIN
United States Bankruptcy Court Central District of California	
Case number: 2:24-bk-10194-WB	

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nathan Bonar

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 4/15/24

Dated: 4/15/24

By the court: Julia W. Brand
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.